

Auto Coverage

Home Health Care Workers



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Background

Health care workers and volunteers who use their own auto to occasionally transport the elderly and sick to doctor's appointments or to the hospital have raised questions on how these activities might affect their auto insurance coverage.

Points to Consider

Always check the coverage and exclusions in your insurance policy. If you are still unsure what use is covered, contact your agent or insurance company. Personal insurance policies normally have exclusions for what is called "livery", or transport of people/ property for hire. This is where the principal use of the vehicle is to transport people/property to generate a primary source of income. This type of activity would be commercial use and should be addressed by a commercial insurance policy. Incidental, non-commercial use should be covered under a personal auto insurance policy and has been accepted by the industry in the past without serious questions.

However, some workers and volunteers may be advised by insurance agents that mileage reimbursement for driving people constitutes commercial use of the vehicle.

Home health care workers may be advised to either sign up for more expensive commercial policies or run the risk of not being covered in the event of an accident while using their personal vehicle.

Mileage reimbursement for incidental use does not constitute commercial use.

Consumers who feel they have been treated unfairly regarding this subject or who have further questions should contact the Insurance Commissioner's toll-free Consumer HotLine at 1-800-562-6900 or visit our web page at www.insurance.wa.gov.